

CUTIPS\$



Welcome To Our New Manager

We are very pleased to welcome our new manager, Mrs. Keri Walczyk, to our Credit Union family. Starting as our Executive Assistant Manager in December of 2005, Keri worked with Peter Demmin to make a smooth transition to become Manager of our Credit Union. As the former Manager of St. John's Federal Credit Union, Keri has been in the Credit Union business for over 9 years. Keri is committed to providing all of our members with exceptional, personalized service *in the Credit Union style*. Welcome to the Amherst Federal Credit Union, Mrs. Keri Walczyk!

Welcome To Our Newest Sponsor,

NORTHEASTERN Appraisal Associates, Inc. Performing both commercial and residential appraisals, their office is located right here on Main Street—only a short drive from the Credit Union. We are pleased to add NORTHEASTERN to our growing list of sponsors. Would you like to offer your employees a great benefit with no cost to your company? For information about becoming a sponsor, please contact Debbie Gutowski (716-634-3881) at the Credit Union office.

Happy Retirement

We would also like to bid a fond farewell to Dr. Peter Demmin, who will be retiring in March 2006. Under his direction, we have been able to establish many new services, such as the recent introduction of Bill Pay and Home Banking, and we have increased our membership substantially. Dr. Demmin has helped us to change and grow with the times, while never forgetting our commitment to old-fashioned service. Thank you for all of your hard work and your dedication to our Credit Union. We will long remember the principles you have taught us, as we continue to *Fly the Flag* for our Credit Union. We wish you, and your wife Ruth, the very best in your retirement years.



Saturday Hours

Have you heard the great news? Always working to make your life easier, we now have Saturday hours! Your Credit Union, located in the Office Park of Williamsville, is open most Saturdays 9 AM-12 PM with limited services. Please note that all transactions will be posted on the next business day. If you need special services (ie: Loans, CD's, IRA's) during Satur-

day hours, please call during the week to make an appointment. We are happy to accommodate your needs—just let us know what we can do to help!

Get Ready For Spring With A New Car!

Spring is finally here and it's time for a new car. Your Credit Union is ready when you are with a special car loan sale (April 26th-May 19th). We are offering special low rates with flexible terms. You can actually choose a first payment date that will match your budget. At your Credit Union, applying for a loan is quick and easy with applications by phone fax, mail, or internet. We will even give you a free vacation package when you are approved for a minimum \$15,000-3 year auto loan. As an additional Credit Union benefit, all qualified members are offered *optional* life and disability insurance, as well as GAP protection, on every auto loan. Please call Ginny or Ruth (716-634-3881) with all your loan questions.



Get Ready For Spring With A Home Equity Loan!

Spring is here at last and it's time to start thinking about home improvements. Do you need a new roof? New windows? Perhaps you want to add a little more fun to your home. How about a new rec room? A new pool? Perhaps, you want to take that dream vacation of a lifetime. Well, whatever the reason, your Credit Union is here to help. We are offering extra low rates on a Home Equity loan during April and May. Our Home Equity loan rates are fixed for the life of the loan, so you never have to worry about your rate. Better yet, during our special sale event, we'll pay the closing costs and even give you a free vacation*. Call Ginny or Ruth (716-634-3881) at our office for more details.



*Minimum loan amount and minimum terms required.

Low Rate...Hassle-free Mortgages At Your Credit Union!

Apply for a first mortgage or re-finance your current mortgage at today's low rate. We offer both fixed and adjustable-rate mortgages at great rates, with flexible terms and *exceptionally* low closing costs. *Low* and *even no down payment* options are available under certain terms and conditions. There is also an exciting new program offering special considerations for borrowers who serve our community: Firefighters, Law

Amherst FCU—where we answer the phone live and in person during business hours.

Contact Information & Hours

Tel: (716) 634-3881
Fax: 634-1272
Teller 24: 634-2025
Web: amherstcu.org

Mon. noon to 4:30 p.m.
Tue.-Fri. 10 a.m. to 4:30 p.m.
Sat. 9 a.m. to noon
(Limited Services)
Thur. Extended hours until 7 p.m.

Closed for Banking & Staff Holidays

Memorial Day Saturday, May 27th
Monday, May 29th
Independence Day Tuesday, July 4th

Enforcement, Teachers, and Health Care Workers. Tired of endless paperwork and red tape? At your Credit Union, we offer *bassle-free* mortgages. One of our friendly loan specialists will assist you, every step of the way. Please call Ginny or Ruth (716-634-3881) to get things started.

Spring Enrollment Specials

It's a brand new year and it's time to start taking advantage of all your Credit Union has to offer. Now is the perfect time to stop and review your finances. And, just to give you that extra little incentive, from April 26, 2006 through June 30, 2006 we are offering free gifts for new services. We will also have a special spring drawing. See the brochure sent to your workplace for more details.



Tax Return Time – Pay Yourself First!

It's tax return time and it's time to start thinking about your future. Pay Yourself first by opening a CD (Certificate of Deposit) or an IRA (Individual Retirement Account) at your Credit Union. Please contact Cindy (716-634-3881) for more information.

Put Your Whole Tax Refund To Work! It's Fast...It's Safe...It's Easy!

Have your check deposited directly into your Credit Union savings or checking account.

You will need to have the following information when you complete your tax return:

- ❖ Your Credit Union account number from your statement or transaction receipt
- ❖ The Credit Union Routing & Transit Number (First 9 digits on your checks)

Please feel free to call our office (716-634-3881) if you have any questions.

Annual Meeting Highlights

Our Annual Meeting which was held on Wednesday, March 22, 2006 at the Amherst Middle School was a tremendous success. As always, there were drawings for cash prizes, gift baskets, and gift certificates. The lucky Grand Prize winner will be getting ready for spring with a \$200 shopping spree. We wish to express our appreciation to our sponsors *Del Monte Hair System and Day Spa* and *Legend Group* for their generous donations. Also, many thanks to everyone at Darien Lake, Delta Sonic, and Fantasy Island for donating additional prizes.

Directors: Nancy Bojanowski (*Erie 1 BOCES*), Christine Eklund (*Erie 1 BOCES*) and Gary B. Lew (*Canisius College*) were nominated for re-election to two-year

terms expiring in 2008. We were also very pleased to declare a number of new candidates including: Dennis Barraclough (*Daemen College*), Gloria Valley (*Cleveland Hill SD*) and Dr. Paul Wietig (*Amberst Central SD*), who were also nominated as Directors for election to two-year terms expiring in 2008. Thanks to our nominating committee including Ginny Krakowiak, Gary Runckel and Patricia Ulrich for all of their hard work and diligence in seeking out these new candidates.



We wish to express our sincere appreciation for the hard work and dedication given by those Board Members who did not choose to select re-election including John Burgholzer (*Amberst Central SD*), Dr. Raymond Clough (*Retired-Canisius College*) and George Stiegler (*Retired-Cleveland Hill SD*). We are also grateful to Gary Runckel (*Retired-Amberst Central SD*), Fred Machermer (*Retired-Buffalo Seminary*) and Christine Poplawski (*Retired-Amberst Central SD*) for their participation on our former Credit Committee. Many thanks to Brad Tichenor (*Amberst Central SD*) for his many years of service as the Chairperson of our Supervisory Committee. Last, but not least, thanks to Bill Weber for the use of his raffle barrel for our drawings.

AFCU Cares For Kids

Check out "Lindsay", the lamb, this year's *Credit Unions Care for Kids* mascot. You will fall in love with her when you see her. At almost a foot in height, "Lindsay" is an irresistible, cute and soft, little lamb. Purchase "Lindsay" at our office for only \$6.00 with all proceeds to benefit Women and Children's Hospital of Buffalo.



CU TIP\$



(Debbie Gutowski, Editor)
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On the web at: amherstcu.org

Amherst Central School District	Employees Leasing Network
BORNHAVA School	Erie 1 BOCES
Buffalo Association of Insurance and Financial Advisors	Falk School
Buffalo Seminary	JUAL Enterprises
Canisius College	Kadimah School
Canisius High School	Legend Group
Child & Family Services	Niagara Catholic High School
Christian Central Academy	Nichols School
Cleveland Hill School District	North American Health Plans
Mark R. Comaratta, M.D., P.C.	NORTHEASTERN Appraisal Assoc., Inc.
Daemen College	Park School of Buffalo
Definity Health	Prayer & Praise Christian Academy
Del Monte Hair System & Day Spa	Quality Quick Signs
Densigraphix	Snyder Dental Group
Diocesan Elementary Teacher's Association	Snyder Volunteer Fire Dept.
Elmwood Franklin School	Suburban Oral & Maxillofacial Surgery Associates P.C.
	Suntreader Travel Service